experian™

# Attribute management strategies

A comprehensive approach helps you balance risk and compliance as you grow your portfolio

## The challenge

Attributes are the building blocks of every model and strategy in your organization. They enable you to extract valuable insight from a wealth of data sources so you can make better data-driven decisions. Designing and incorporating a comprehensive attribute management strategy is critical to your bottom line but can often be complex. Challenges range from a lack of resources to difficulty in keeping decisions consistent and explainable across lines of business, data sources and systems.

Whether you have a team developing your own attributes or you rely on third-party attributes, we can help you become more efficient, compliant and effective with your attribute management strategy.

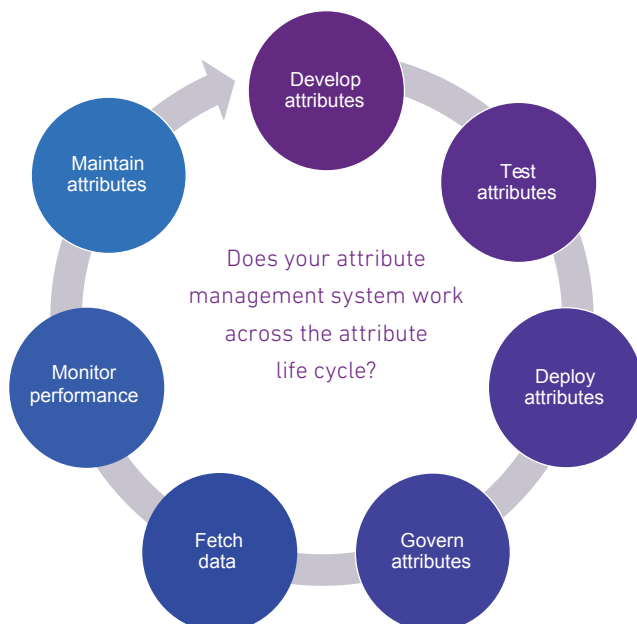## Effectively manage attributes across your organization

A comprehensive attribute management strategy requires:

- An understanding of consumer data from multiple sources — your own systems, credit bureaus and nontraditional data sources

- Thorough documentation in line with your approach to compliance

- Frequent evaluation of new data that may increase your models' predictive power

- An efficient way to deploy your attributes across all your environments and lending products

- An ongoing commitment of time and resources to develop, document, monitor and maintain attributes as consumer behavior, data and regulations evolve

## How we help

We understand the challenges of working with multiple data sources — both traditional and nontraditional — and have decades of in-depth expertise in attribute development, documentation and monitoring. We also offer specialized software that provides flexible access to a vast range of data sources so you can quickly and efficiently deploy attributes across multiple environments.

Premier Attributes℠ has earned the distinction of being the most innovative and predictive set of credit attributes on the market. Our Decision Analytics team includes pioneers in attribute development, with decades of expertise in developing tri-bureau-leveled attributes and working with a breadth of data sources.



Does your attribute management system work across the attribute life cycle?

- Develop attributes
- Test attributes
- Deploy attributes
- Govern attributes
- Fetch data
- Monitor performance
- Maintain attributes

## Attribute governance

Attribute governance is an integral part of model risk governance, but it requires a rigorous and disciplined focus — not only in development, but also in continuous monitoring and maintenance. Governance services are offered with both our bureau and our custom attributes and include:

- Detailed, comprehensive documentation that stands up to regulatory scrutiny
- Ongoing monitoring and maintenance
- Continuous development based on economic, regulatory and data changes

## A one-stop solution for all your needs

Your business demands speed and agility. Our best-in-class attributes, specialized consulting services, and innovative software can help you respond faster to change.

### Attribute Toolbox™

Attribute Toolbox™ includes robust data access and attribute calculation engines to help you tap into a wealth of credit and nontraditional data sources, enabling you to:

- Access more than 75 data sources
- Quickly and efficiently calculate attributes while managing them all in one place
- Code once and deploy anywhere
- Calculate Premier Attributes, Trended 3D™, alternative and custom attributes

### Premier Attributes

With more than 2,100 attributes across 51 industries, Premier Attributes is the most comprehensive set of credit attributes for both model development and decisioning and provides:

- Tri-bureau–leveled attributes that enable efficient model development; only one model needs to be developed for all three bureaus

- Proven predictive power and precision in custom models
- A rigorous development protocol and comprehensive documentation

### Trended 3D

While traditional attributes provide insight into a consumer's behavior at a certain point in time, trended attributes analyze a consumer's behavior patterns over time. With Trended 3D, you can:

- Access the industry's only tri-bureau–leveled trended attributes
- Better manage risk in your portfolio and develop more predictive models by understanding the trajectory of a consumer's spending and payment patterns
- Enhance segmentation strategies and fine-tune decisions

### Custom attributes and analytics

Our analytics experts take a consultative approach to ensure every attribute is designed to help you achieve your goals. We work closely with you every step of the way — from identifying the right data assets to providing thorough documentation for regulatory reviews.

### Experian Advisory Services

Without a comprehensive attribute management strategy, you may be missing out on more accurate and compliant models. Our industry consultants work closely with you to design and implement strategies that help you achieve your goals.

**How an attribute management strategy can improve your business**

| Customer experience | Cost | Risk and Loss | Growth | Compliance |

For us, it's all about helping you make more profitable decisions while providing a positive customer experience. Talk with your local Experian sales representative today or call 1 888 727 8330.